

AIA 3កម្រិតការពារCOVID-19

Insurance protection for diagnosis and death due to COVID-19, and accidental events



The global health pandemic has impacted millions of lives around the world. As a leading health insurance company, AIA is committed to ensuring that you are protected in every event and circumstance even during the pandemic.

AIA 3ឆ្នាំរ៉ែCOVID-19 is designed to provides short-term coverage upon death and diagnosis from Covid-19, accidental death &total permanent disability to help ease your financial burden during difficult times.

How does AIA 3ឆ្នាំរ៉ែCOVID-19 address your needs?



DIAGNOSIS BENEFIT (DUE TO COVID-19)

In case of diagnosis with COVID-19, AIA will pay claims to you to help support your family’s financial while you are focusing on recovery.



DEATH BENEFIT (DUE TO COVID-19)

In the event of an unfortunate event due to COVID-19 resulting in death, AIA will pay claims to your family to help relieve financial stress.



ACCIDENTAL DEATH & TOTAL AND PERMANENT DISABILITY BENEFIT

In the event of an unfortunate event due to accidents resulting in disability or death, AIA will pay claims to your family to help relieve financial stress.



FAST AND EASY

You can enjoy financial protection quickly and easily by simply Go to aia.com.kh, Select the package you want, Fill in your personal information, then Complete the transaction process.

Benefit Summary- Core Benefits

Type of Coverage	Sum Assured
Accidental Death & Total and Permanent Disability Benefit	As stated in the Certificate of Insurance
Death Benefit (Due to COVID-19)	As stated in the Certificate of Insurance
Diagnosis Benefit (Due to COVID-19)	As stated in the Certificate of Insurance



Eligibility of Entry Age

- Insured Person: 18-55 years old
- Protection term: 1 month or 3 months

Premium Payment

- **Payment Term:** One-off premium
- **Payment Method:** The Policy Owner can pay their premium via online payment, or the method specified by the Company. The validated deposit slip or premium deduction shown in your account statement shall be considered as proof of payment.

Illustration Example

Mr. Dara, married with 1 kid, is a deliveryman for a food company whose job requires him to meet with many people and be on the road everyday. Mr. Dara gets to know about AIA 3 COVID-19 from Facebook post. After reading through the solution, he decides to purchase a plan with one-off premium payment, due to its attractive benefits, convenience and time-saving via online purchasing.



HIS GOALS ARE



To protect him in event that he cannot perform his job in case of diagnosis COVID-19.



To protect his family financial in case he passes away due to COVID-19.



To protect his family financial in case he passes away or becomes total and permanent disabled due to accidental causes.

Benefits payable to Mr. Dara and his family

Scenario 1: In the event that Mr. Dara is diagnosed with COVID-19

AIA pays Diagnosis Benefit (Due to COVID-19) to Mr. Dara and his policy continues.

Scenario 2: In the event that Mr. Dara passes away due to COVID-19

AIA pays Death Benefit (Due to COVID-19) to his family, then his policy terminates.

Scenario 3: In the event that Mr. Dara passes away or become total permanent disabled due to accidental causes (non-COVID-19 case)

AIA pays Accidental Death & Total and Permanent Disability Benefit to his family, then his policy terminates.

Claim Procedure

QUALIFICATIONS OF THE CLAIMANT

The Claimant can be the Policy Owner or Beneficiary(ies) that was assigned by the Policy Owner. The Claimant shall be at least 18 years old.

NOTICE OF CLAIM

Notice of a claim must be provided to the Company within 90 (ninety) days of the occurrence via E-Claim or given at AIA Office or contact Client Services (855) 86 999 242 or email to Kh.claim@aia.com.

REQUIRED DOCUMENTS OR PROOF OF EVIDENCE

Proof of evidence is a mandatory document to be submitted together with the claim form to AIA. For example, this can be death certificate, certified letter of total and permanent disability, police report, proof of COVID-19 diagnosis, etc. The claimant can apply for a claim if the covered event occurs during the policy's effective period.

Obtain your insurance proposal today

Contact **AIA Life Planners** or **AIA Client Care**:

- Telephone : 086 999 242
- Email : KH.Care@aia.com
- Website : aia.com.kh
- Telegram : AIACambodia bot

Exclusions

1. GENERAL EXCLUSIONS

• EXCLUSION FOR ACCIDENTAL DEATH & TOTAL AND PERMANENT DISABILITY BENEFIT

Any Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences shall not be considered as an Accidental Injury:

- (i) accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug; or
- (ii) assault or murder; or
- (iii) strike, riot and civil commotion, rebellion or insurrection, or terrorist activity; or
- (iv) a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- (v) suicide, willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- (vi) war, declared or undeclared, or revolution; or
- (vii) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- (viii) making an arrest as an officer of the law; or
- (ix) violation or attempted violation of the law or resistance to arrest; or
- (x) participation in any fight or affray; or
- (xi) racing on horse or wheels; or
- (xii) hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- (xiii) the intentional or negligent inhalation or consumption of poison, gases or noxious fumes; or
- (xiv) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
- (xv) a Disability resulting from a physical or mental condition which existed before the effective date of the Insured's coverage, which was not disclosed in the application or health statement; or
- (xvi) any accident event occurring before the Effective Date as shown on the Certificate of Insurance.

• EXCLUSION FOR DEATH BENEFIT (DUE TO COVID-19) / DIAGNOSIS BENEFIT (DUE TO COVID-19)

The Company shall not cover any one of the following occurrences:

- (i) any event as a result of a Pre-Existing Condition; or
- (ii) any event occurring when the Insured is outside the Kingdom of Cambodia; or
- (iii) any event occurring before the Effective Date as shown on the Certificate of Insurance.

2. SANCTION LIMITATION

- (i) The Company may, on such notice in writing as the Company may decide, terminate this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where the Policy Owner or any person or entity connected with this Policy have exposed or may, in the Company's opinion, expose the Company to the risk of being or becoming subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations. The Company shall not thereafter be required to transact any business with the Policy Owner in connection with this Policy, including but not limited to making or receiving any payments under this Policy.
- (ii) Without prejudice to this Clause (i) above, this Policy shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any, or any risk of, sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations.
- (iii) As an ongoing obligation, the Policy Owner shall immediately inform the Company if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of the Policy Owner or any person or entity connected with this Policy.



HEAD OFFICE – PHNOM PENH

GIA TOWER, 31ST FLOOR, SOPHEAK MONGKUL STREET, PHUM 14, SANGKAT TONLE
BASSAC,
KHAN CHAMKAR MORN, PHNOM PENH

SIEM REAP BRANCH

#29 & 30, CHARLES DE GAULLE ROAD SALA KANSENG,
SANGKAT SVAY DONGKOM, SIEM REAP

BATTAMBANG BRANCH

HOUSE NO. 2-6, STREET 3, PHUM KAMMEAKAR,
SANGKAT SVAY POR, KRONG BATTAMBANG, BATTAMBANG

KAMPONG CHAM BRANCH

VILLAGE 15, SANGKAT KAMPONG CHAM, KRONG KAMPONG CHAM,
KAMPONG CHAM

KAMPOT BRANCH

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